

Form clsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 14-31524-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Emilio Quisumbing  
1336 Roosevelt Ave  
Carteret, NJ 07008

Rebecca F. Quisumbing  
1336 Roosevelt Ave  
Carteret, NJ 07008

Social Security No.:

xxx-xx-5835

xxx-xx-4338

Employer's Tax I.D. No.:

---

**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after April 16, 2020 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: March 17, 2020  
JAN: wdr

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 2

United States Bankruptcy Court  
District of New JerseyIn re:  
Emilio Quisumbing  
Rebecca F. Quisumbing  
DebtorsCase No. 14-31524-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: clsnodscPage 1 of 1  
Total Noticed: 3

Date Rcvd: Mar 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Mar 19, 2020.

db/jdb +Emilio Quisumbing, Rebecca F. Quisumbing, 1336 Roosevelt Ave, Carteret, NJ 07008-1302

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 18 2020 01:05:35 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 18 2020 01:05:29 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 19, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on March 17, 2020 at the address(es) listed below:Albert Russo docs@russotrustee.com  
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Aleisha Candace Jennings on behalf of Creditor Reverse Mortgage Solutions, Inc.  
ajennings@rasflaw.com  
Aleisha Candace Jennings on behalf of Creditor Reverse Mortgage Solutions Inc  
ajennings@rasflaw.com  
Denise E. Carlon on behalf of Creditor Reverse Mortgage Solutions, Inc.  
dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Reverse Mortgage Solutions, Inc.  
jgoldman@kmlawgroup.com, bkggroup@kmlawgroup.com  
Justin Plean on behalf of Creditor Reverse Mortgage Solutions Inc bkyecf@rasflaw.com,  
bkyecf@rasflaw.com; ras@ecf.courtdrive.com  
Laura M. Egerman on behalf of Creditor Reverse Mortgage Solutions, Inc. bkyecf@rasflaw.com,  
bkyecf@rasflaw.com; legerman@rasnj.com  
Russell L. Low on behalf of Joint Debtor Rebecca F. Quisumbing ecf@lowbankruptcy.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Russell L. Low on behalf of Debtor Emilio Quisumbing ecf@lowbankruptcy.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 11